

Information to identify the case:

Debtor 1	<u>Kathleen T. Moffa</u>	Social Security number or ITIN	xxx-xx-5494
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-30191-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kathleen T. Moffa

10/10/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kathleen T. Moffa
 Debtor

Case No. 13-30191-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db +Kathleen T. Moffa, 1610 Nathan Drive, Cinnaminson, NJ 08077-1554
 cr +Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress ave., Suite 100, Suite 100, Boca raton, FL 33487-2853
 r +Jules Vuotto, Long & Foster Real Estate, Inc., 2529 South Broad Street, Philadelphia, PA 19148-4309
 514213352 +Drinker, Biddle & Reath, One Logan Square, Suite 2000, Philadelphia, PA 19103-6996
 514213354 GMAC Mortgage, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622
 514213355 +Greentree, PO Box 1672, Rapid City, SD 57709-1672
 514213358 +Jefferson University Hospital, Att: Billing/Bankruptcy Dept., 111 South 11th Street, Philadelphia, PA 19107-4824
 514213359 Jefferson University Hospital, PO Box 3475, Toledo, OH 43607-0475
 514351572 Jefferson University Hospitals, c/o STATE Collection Service, Inc., 2509 S. Stoughton Road, PO Box 6250, Madison, WI 53716-0250
 514213361 +Lord & Taylor, 300 Sheffield Center, Lorain, OH 44055-3129
 514213363 +Riverton Tax Collector, 505A Howard Street, Riverton, NJ 08077-1328
 514274796 SA Challenger, Inc., Andrew J. Flame, Drinker, Biddle & Realth, LLP, One Logan Square, Ste. 2000, Philadelphia, PA 19103-6996
 514269831 +SA Challenger, Inc. c/o Frederick D. Body, US Bank National Association, Special Assets Group, MK-IL 7162, 11 West Madison Street, Oak Park, IL 60302-4203
 514213365 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08646)
 514213366 +US National Bank Association, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2018 00:59:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 11 2018 00:59:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514213342 +EDI: AMEREXPR.COM Oct 11 2018 04:13:00 American Express, PO Box 981537, El Paso, TX 79998-1537
 514213343 +EDI: HFC.COM Oct 11 2018 04:13:00 Boscov's, PO Box 4274, Reading, PA 19606-0674
 514213348 +EDI: CITICORP.COM Oct 11 2018 04:13:00 CITI, PO Box 6241, Sioux Falls, SD 57117-6241
 514292397 EDI: BL-BECKET.COM Oct 11 2018 04:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514213344 EDI: CAPITALONE.COM Oct 11 2018 04:13:00 Captial One, PO Box 30253, Salt Lake City, UT 84130-0253
 514213345 +EDI: CAPITALONE.COM Oct 11 2018 04:13:00 Captial One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
 514213346 +EDI: CHASE.COM Oct 11 2018 04:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 514213347 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
 514213349 EDI: CITICORP.COM Oct 11 2018 04:13:00 Citi, PO Box 6004, Sioux Falls, SD 57117-6004
 514213350 +EDI: CITICORP.COM Oct 11 2018 04:13:00 CitiCards CBNA, 701 E 60th N, Sioux Falls, SD 57104-0432
 514439007 +EDI: CITICORP.COM Oct 11 2018 04:13:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 514213351 EDI: DISCOVER.COM Oct 11 2018 04:13:00 Discover, PO Box 15316, Wilmington, DE 19850-5316
 514233883 +EDI: TSYS2.COM Oct 11 2018 04:13:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514223775 EDI: DISCOVER.COM Oct 11 2018 04:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 514213353 EDI: RMSC.COM Oct 11 2018 04:13:00 GECRB/Lord & Taylor, PO Box 965015, Orlando, FL 32896-5015
 514213356 EDI: RMSC.COM Oct 11 2018 04:13:00 Greentree Servicing, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101
 514311550 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2018 00:58:52 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514213357 EDI: IRS.COM Oct 11 2018 04:13:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 514213360 +EDI: CBSKOHL'S.COM Oct 11 2018 04:13:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 516442550 +EDI: RESURGENT.COM Oct 11 2018 04:13:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
 516442549 EDI: RESURGENT.COM Oct 11 2018 04:13:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514213361 +EDI: MAYSTORES.COM Oct 11 2018 04:13:00 Lord & Taylor, 300 Sheffield Center, Lorain, OH 44055-3129
 514213362 +EDI: TSYS2.COM Oct 11 2018 04:13:00 Macy's, 9111 Duke Drive, Mason, OH 45040-8999
 514456526 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Oct 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514441937 EDI: PRA.COM Oct 11 2018 04:13:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541
514213364 +EDI: NAVIENTFKASMSERV.COM Oct 11 2018 04:13:00 Sallie Mae, PO Box 9500,
Wilkes Barre, PA 18773-9500

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514311549 Green Tree Servicing LLC, P. O. Box 6154, Rapid City, South Dakota 57709-6154,
Telephone Green Tree Servicing LLC, Green Tree Servicing LLC, number: 888-298-7785
TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Justin Plean on behalf of Creditor Green Tree Servicing LLC jplean@rasflaw.com,
bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
S. Daniel Hutchison on behalf of Debtor Kathleen T. Moffa sdhteamlaw@outlook.com,
backupcourt@outlook.com; sdhlawecf@gmail.com; sdhlawparal@outlook.com; hutchisonsr39026@notify.bestc
ase.com

TOTAL: 7